



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** REGIONS FINANCIAL CORPORATION

**City/State** BIRMINGHAM, AL

## Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 164,366,000

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**REGIONS FINANCIAL CORPORATION**  
**1900 FIFTH AVENUE NORTH**  
  
**BIRMINGHAM, AL 35203**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

### Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	162,309,000	145,752,000	153,634,000	137,152,500	125,214,250
Net income (\$000)	548,000	642,000	2,521,000	1,094,000	1,582,000
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.53	2.55	44	2.68	2.67	50	2.58	2.60	43	2.87	2.77	53	3.03	3.01	45
+ Non-interest income	1.48	0.97	79	1.76	1.13	81	1.64	1.04	80	1.71	1.21	79	1.74	1.32	76
- Overhead expense	2.31	2.18	67	2.57	2.28	73	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63
- Provision for credit losses	-0.09	0.04	15	-0.39	-0.12	17	-0.34	-0.09	10	0.97	0.51	89	0.31	0.15	84
+ Securities gains (losses)	0	0	43	0	0.01	67	0	0.01	58	0	0.02	47	-0.02	0.01	6
+ Other tax equivalent adjustments	0	0	88	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.76	1.35	80	2.29	1.78	82	2.12	1.66	80	1	1.04	44	1.64	1.56	55
Net operating income	1.35	1.03	80	1.76	1.36	82	1.64	1.26	82	0.80	0.81	42	1.26	1.19	53
Net income	1.35	1.02	80	1.76	1.35	82	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.92	2.96	46	3.12	3.18	44	2.98	3.06	41	3.49	3.55	43	4.22	4.41	36
Interest expense	0.10	0.20	23	0.14	0.29	19	0.12	0.25	20	0.30	0.52	19	0.77	1.08	30
Net interest income (tax equivalent)	2.82	2.75	50	2.98	2.88	56	2.86	2.80	48	3.20	3.01	57	3.45	3.33	51
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.21	0.09	82	0.38	0.16	87	0.24	0.11	84	0.58	0.27	85	0.43	0.21	84
Earnings coverage of net loan and lease losses (X)	14.89	38.54	44	8.60	25.70	33	13.34	39.72	33	5.13	22.91	24	6.63	24.40	26
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.59	1.20	83	2.33	1.49	87	1.68	1.23	83	2.54	1.58	87	1.05	0.83	76
Allowance for loan and lease losses / Total loans and leases	1.57	1.17	83	2.29	1.47	87	1.67	1.20	84	2.49	1.55	87	1.04	0.81	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.47	43	0.89	0.70	71	0.54	0.49	64	0.90	0.71	71	0.70	0.57	66
30-89 days past due loans and leases / Total loans and leases	0.29	0.32	53	0.30	0.33	58	0.32	0.32	60	0.39	0.39	61	0.43	0.43	61
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-19.33	-1.97	6	-18.87	-0.51	5	-21.47	-2.33	4	-12.21	3.20	8	7.08	14.45	28
Net short-term noncore funding dependence	-21.41	-6.65	10	-20.67	-6.88	13	-23.77	-7.71	10	-14.04	-4.76	17	2.07	3.38	38
Net loans and leases / Total assets	53.90	59.31	31	54.89	60.99	26	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42
<b>Capitalization</b>															
Tier 1 leverage ratio	8	9.06	20	8.89	9.15	43	8.08	8.98	26	8.71	9.13	41	9.65	9.76	54
Holding company equity capital / Total assets	10.33	10.29	48	11.64	10.72	66	11.21	10.71	58	12.27	11.16	68	12.87	12.43	57
Total equity capital (including minority interest) / Total assets	10.33	10.40	47	11.64	10.85	64	11.21	10.82	57	12.27	11.29	66	12.87	12.57	55
Common equity tier 1 capital / Total risk-weighted assets	9.39	12.21	7	10.31	12.57	14	9.57	12.42	9	9.84	12.38	10	9.68	12.17	11
Net loans and leases / Equity capital (X)	5.22	5.82	37	4.72	5.73	28	4.76	5.53	35	4.69	5.58	30	5.08	5.21	50
Cash dividends / Net income	33.39	33.45	49	27.57	23.13	54	28.88	28.27	52	63.80	42.30	82	41.78	33.12	69
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	7.07	9.35	56	14.87	16.49	52	10.74	10.50	63	16.56	16.68	52	0.69	9.26	13
Equity capital	-4.93	4.03	25	3.06	9.13	23	1.19	7.46	19	11.14	6.99	75	7.99	10.49	52
Net loans and leases	5.15	6.29	54	-3.26	7.22	20	2.70	3.36	51	2.74	9.07	27	0.14	9.10	13
Noncore funding	37.30	-10.65	91	-82.22	-25.09	0	17.39	-14.79	83	-69.91	-12.18	2	-30.92	6.59	5
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	1.99	0.77	82	0	1.02	36
Long-term debt / Equity capital	10.86	11.08	60	13.08	11.33	67	10.41	10.95	58	13.02	13.56	64	18.10	13.04	72
Equity investment in subsidiaries / Equity capital	104.14	103.47	59	105.45	102.85	67	101.39	103.22	45	105.58	102.81	69	105.22	103.22	64
Cash from ops + noncash items + op expense / Op expense + dividends	-11.54	125.04	10	109.58	98.58	54	246.03	154.48	84	53.12	147.24	7	207.56	190.27	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	867,000	843,000	3,404,000	3,550,000	3,822,000	2.85	13.81
Income from lease financing receivables.....	18,000	23,000	86,000	87,000	61,000	-21.74	18.23
Fully taxable income on loans and leases.....	850,000	829,000	3,347,000	3,475,000	3,698,000	2.53	14.63
Tax-exempt income on loans and leases.....	35,000	37,000	143,000	162,000	185,000	-5.41	-1.47
Estimated tax benefit on income on loans and leases.....	11,000	12,000	45,000	56,000	64,000	-8.33	-58.59
Income on loans and leases (tax equivalent).....	896,000	878,000	3,535,000	3,693,000	3,947,000	2.05	11.50
Investment interest income (tax equivalent).....	147,000	136,000	538,000	588,000	655,000	8.09	-0.96
Interest on balances due from depository institutions.....	13,000	4,000	30,000	10,000	16,000	225.00	140.65
Interest income on other earning assets.....	7,000	6,000	22,000	19,000	31,000	16.67	-14.69
Total interest income (tax equivalent).....	1,063,000	1,024,000	4,125,000	4,310,000	4,649,000	3.81	10.08
Interest on time deposits of \$250K or more.....	1,000	1,000	4,000	17,000	47,000	0.00	-66.64
Interest on time deposits < \$250K.....	4,000	8,000	25,000	60,000	86,000	-50.00	-65.77
Interest on foreign office deposits.....	0	0	0	0	8,000		-100.00
Interest on other deposits.....	8,000	10,000	35,000	103,000	306,000	-20.00	-59.34
Interest on other borrowings and trading liabilities.....	6,000	9,000	31,000	117,000	333,000	-33.33	-74.00
Interest on subordinated debt and mandatory convertible securities.....	18,000	18,000	72,000	71,000	71,000	0.00	-34.29
Total interest expense.....	37,000	46,000	167,000	368,000	851,000	-19.57	-56.43
Net interest income (tax equivalent).....	1,026,000	978,000	3,958,000	3,942,000	3,798,000	4.91	16.50
Non-interest income.....	602,000	640,000	2,520,000	2,347,000	2,182,000	-5.94	10.82
Adjusted operating income (tax equivalent).....	1,628,000	1,618,000	6,478,000	6,289,000	5,980,000	0.62	14.33
Overhead expense.....	936,000	937,000	3,782,000	3,657,000	3,535,000	-0.11	3.40
Provision for credit losses.....	-36,000	-142,000	-524,000	1,330,000	387,000		
Securities gains (losses).....	0	1,000	3,000	4,000	-28,000	-100.00	-100.00
Other tax equivalent adjustments.....	1,000	0	0	0	0		
Pretax net operating income (tax equivalent).....	714,000	834,000	3,260,000	1,370,000	2,050,000	-14.39	58.95
Applicable income taxes.....	154,000	180,000	694,000	220,000	404,000	-14.44	19.85
Tax equivalent adjustments.....	12,000	12,000	45,000	56,000	64,000	0.00	-54.82
Applicable income taxes (tax equivalent).....	166,000	192,000	739,000	276,000	468,000	-13.54	7.06
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	548,000	642,000	2,521,000	1,094,000	1,582,000	-14.64	86.31
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		-100.00
Net income attributable to holding company.....	548,000	642,000	2,521,000	1,094,000	1,582,000	-14.64	82.19
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	548,000	642,000	2,521,000	1,094,000	1,582,000	-14.64	82.19
Investment securities income (tax equivalent).....	147,000	136,000	538,000	588,000	655,000	8.09	-0.96
US Treasury and agency securities (excluding mortgage-backed securities).....	4,000	1,000	10,000	5,000	5,000	300.00	205.34
Mortgage-backed securities.....	126,000	123,000	486,000	535,000	598,000	2.44	-7.54
All other securities.....	17,000	12,000	42,000	48,000	52,000	41.67	56.99
Cash dividends declared.....	183,000	177,000	728,000	698,000	661,000	3.39	94.11
Common.....	159,000	149,000	620,000	595,000	582,000	6.71	102.97
Preferred.....	24,000	28,000	108,000	103,000	79,000	-14.29	50.58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	2.62	2.75	39	2.81	2.96	41	2.68	2.85	36	3.14	3.27	36	3.71	4	28
Less: Interest expense	0.09	0.19	20	0.13	0.27	18	0.11	0.23	18	0.27	0.48	17	0.68	0.98	29
Equals: Net interest income (tax equivalent)	2.53	2.55	44	2.68	2.67	50	2.58	2.60	43	2.87	2.77	53	3.03	3.01	45
Plus: Non-interest income	1.48	0.97	79	1.76	1.13	81	1.64	1.04	80	1.71	1.21	79	1.74	1.32	76
Equals: adjusted operating income (tax equivalent)	4.01	3.56	78	4.44	3.87	79	4.22	3.70	81	4.59	4.04	79	4.78	4.41	74
Less: Overhead expense	2.31	2.18	67	2.57	2.28	73	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63
Less: Provision for credit losses	-0.09	0.04	15	-0.39	-0.12	17	-0.34	-0.09	10	0.97	0.51	89	0.31	0.15	84
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	67	0	0.01	58	0	0.02	47	-0.02	0.01	6
Plus: other tax equivalent adjustments	0	0	88	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.76	1.35	80	2.29	1.78	82	2.12	1.66	80	1	1.04	44	1.64	1.56	55
Less: Applicable income taxes (tax equivalent)	0.41	0.31	75	0.53	0.40	81	0.48	0.38	80	0.20	0.23	41	0.37	0.36	52
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.35	1.03	80	1.76	1.36	82	1.64	1.26	82	0.80	0.81	42	1.26	1.19	53
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.35	1.02	80	1.76	1.35	82	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53
Memo: Net income (last four quarters)	1.54	1.17	85	1.10	1.07	56	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53
Net income—BHC and noncontrolling (minority) interest	1.35	1.04	80	1.76	1.37	81	1.64	1.27	83	0.80	0.83	41	1.26	1.20	53
<b>Margin Analysis</b>															
Average earning assets / Average assets	89.81	93.16	10	90.08	93.08	14	90.20	93.08	17	89.95	92.32	20	87.94	91.05	20
Average interest-bearing funds / Average assets	51.41	60.43	15	51.92	62.97	9	50.73	61.99	9	54.41	64.06	11	59.28	65.57	23
Interest income (tax equivalent) / Average earning assets	2.92	2.96	46	3.12	3.18	44	2.98	3.06	41	3.49	3.55	43	4.22	4.41	36
Interest expense / Average earning assets	0.10	0.20	23	0.14	0.29	19	0.12	0.25	20	0.30	0.52	19	0.77	1.08	30
Net interest income (tax equivalent) / Average earning assets	2.82	2.75	50	2.98	2.88	56	2.86	2.80	48	3.20	3.01	57	3.45	3.33	51
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	4.05	3.88	63	4.07	4.05	56	4.11	4.01	63	4.16	4.27	48	4.72	5.09	26
Interest-bearing bank balances	0.19	0.18	66	0.08	0.10	20	0.13	0.14	30	0.11	0.27	4	0.68	2.04	5
Federal funds sold and reverse repos	0	0.28	20		0.26		0	0.25	19		0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.89	2.93	47	3.08	3.15	44	2.94	3.04	41	3.45	3.51	42	4.16	4.36	35
<b>Investment securities (tax equivalent)</b>															
US Treasury and agency securities (excluding mortgage-backed securities)	0.89	1.09	35	1.22	1.30	47	1.22	1.14	57	2.02	1.75	65	2.27	2.32	55
Mortgage-backed securities	1.78	1.67	61	1.88	1.60	73	1.81	1.57	76	2.22	2.05	64	2.63	2.61	56
All other securities	5.06	2.75	93	4.40	2.93	86	3.12	2.81	65	3.86	3.24	77	3.92	4.06	58
<b>Interest-bearing deposits</b>															
Time deposits of \$250K or more	0.73	0.48	80	0.62	0.82	34	0.68	0.66	55	1.52	1.42	59	2.71	1.96	95
Time deposits < \$250K	0.30	0.44	30	0.71	0.78	49	0.55	0.62	47	1.11	1.36	24	1.40	1.82	24
Other domestic deposits	0.04	0.13	14	0.06	0.17	15	0.05	0.15	16	0.17	0.36	15	0.58	0.93	22
Foreign deposits		0.14			0.13			0.14			0.42		2.41	1.19	90
<b>Federal funds purchased and repos</b>															
Other borrowed funds and trading liabilities	1.78	1.14	75	1.68	1.38	66	1.74	1.27	66	1.79	1.50	65	2.90	2.38	77
All interest-bearing funds	0.18	0.31	25	0.24	0.42	25	0.21	0.37	22	0.49	0.74	25	1.15	1.49	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	602,000	640,000	2,520,000	2,347,000	2,182,000
Fiduciary activities income	73,000	66,000	269,000	253,000	243,000
Service charges on deposit accounts - domestic	176,000	165,000	684,000	648,000	754,000
Trading revenue	0	0	0	49,000	23,000
Investment banking fees and commissions	43,000	62,000	253,000	211,000	147,000
Insurance activities revenue	1,000	1,000	4,000	4,000	5,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	38,000	62,000	156,000	152,000	129,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	39,000	61,000	196,000	221,000	77,000
Other non-interest income	232,000	223,000	958,000	809,000	804,000
Total overhead expenses	936,000	937,000	3,782,000	3,657,000	3,535,000
Personnel expense	553,000	551,000	2,231,000	2,125,000	1,941,000
Net occupancy expense	114,000	113,000	450,000	455,000	452,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	13,000	7,000	33,000	30,000	27,000
Other operating expenses	256,000	266,000	1,068,000	1,047,000	1,115,000
Fee income on mutual funds and annuities	20,000	20,000	78,000	63,000	61,000
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,723	18,926	19,626	19,406	19,564
Average personnel expense per employee	28.04	29.11	113.68	109.50	99.21
Average assets per employee	8,229.43	7,701.15	7,828.09	7,067.53	6,400.24

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3.32	2.26	71	3.13	2.10	68	3.10	2.17	66	2.68	2.02	64	2.80	2.72	56
Overhead expenses / Net Interest Income + non-interest income	57.88	61.09	37	58.34	59.31	44	58.79	59.28	41	58.67	62.28	38	59.75	61.29	48
<b>Percent of Average Assets</b>															
Total overhead expense	2.31	2.18	67	2.57	2.28	73	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63
Personnel expense	1.36	1.21	71	1.51	1.28	73	1.45	1.21	77	1.55	1.30	75	1.55	1.41	62
Net occupancy expense	0.28	0.23	73	0.31	0.24	75	0.29	0.23	75	0.33	0.26	79	0.36	0.28	80
Other operating expenses	0.66	0.71	51	0.75	0.73	64	0.72	0.72	61	0.79	0.94	50	0.91	0.97	55
Overhead less non-interest income	0.82	1.18	20	0.82	1.10	22	0.82	1.10	23	0.96	1.25	27	1.08	1.32	29
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	57.49	60.59	37	57.91	58.69	45	58.38	58.83	43	58.15	61.82	37	59.11	60.64	48
Personnel expense	33.97	33.94	42	34.05	33.28	52	34.44	32.93	55	33.79	32.36	54	32.46	32.39	50
Net occupancy expense	7	6.43	59	6.98	6.42	62	6.95	6.23	61	7.23	6.58	61	7.56	6.52	70
Other operating expenses	16.52	19.35	31	16.87	18.45	43	17	19.18	37	17.13	22.28	28	19.10	21.20	45
Total non-interest income	36.98	26.24	80	39.56	28.42	75	38.90	27.67	77	37.32	28.83	72	36.49	29.23	71
Fiduciary activities income	4.48	2.31	79	4.08	2.15	78	4.15	2.20	75	4.02	2.09	76	4.06	1.97	77
Service charges on domestic deposit accounts	10.81	3.51	97	10.20	3.21	97	10.56	3.27	98	10.30	3.27	98	12.61	3.88	99
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0.78	1.28	64	0.38	1.18	51
Investment banking fees and commissions	2.64	2.33	68	3.83	2.51	77	3.91	2.58	76	3.36	2.46	75	2.46	3.54	64
Insurance activities revenue	0.06	0.38	54	0.06	0.38	49	0.06	0.36	51	0.06	0.41	49	0.08	0.47	49
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	2.33	1.49	78	3.83	0.99	88	2.41	0.60	87	2.42	0.01	94	2.16	0.28	94
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.40	1.74	68	3.77	3.74	56	3.03	3.30	54	3.51	3.92	58	1.29	1.86	46
Other non-interest income	14.25	8.92	80	13.78	8.65	81	14.79	9.27	82	12.86	9.65	74	13.44	10.04	74
Overhead less non-interest income	20.52	33.42	16	18.36	29.66	17	19.48	30.52	19	20.83	31.93	18	22.63	31.06	23
Applicable income taxes / Pretax net operating income (tax equivalent)	21.57	20.83	60	21.58	21.04	51	21.29	21.18	49	16.06	18.63	27	19.71	20.56	42
Applicable income tax + TE / Pretax net operating income + TE	23.25	22.92	56	23.02	22.74	54	22.67	22.67	48	20.15	21.18	32	22.83	23.23	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	37,133,000	38,338,000	37,707,000	39,142,000	36,747,000	-3.14	-4.07
Commercial and industrial loans	30,112,000	28,378,000	28,262,000	27,535,000	24,694,000	6.11	35.90
Loans to individuals	7,877,000	5,285,000	7,960,000	5,751,000	7,692,000	49.04	13.14
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	184,000	223,000	185,000	221,000	244,000	-17.49	-16.31
Other loans and leases	14,707,000	14,012,000	14,660,000	14,515,000	14,223,000	4.96	19.30
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	90,013,000	86,236,000	88,774,000	87,164,000	83,600,000	4.38	11.99
Less: Allowance for loan and lease losses	1,416,000	1,976,000	1,479,000	2,167,000	869,000	-28.34	33.49
Net loans and leases	88,597,000	84,260,000	87,295,000	84,997,000	82,731,000	5.15	11.70
Debt securities that reprice or mature in over 1 year	29,762,000	27,494,000	28,681,000	27,662,000	23,357,000	8.25	24.01
Mutual funds and equity securities	586,000	444,000	467,000	463,000	450,000	31.98	180.38
Subtotal	118,945,000	112,198,000	116,443,000	113,122,000	106,538,000	6.01	14.89
Interest-bearing bank balances	25,918,000	23,004,000	28,061,000	16,400,000	2,516,000	12.67	882.64
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	486,000	656,000	699,000	614,000	581,000	-25.91	-55.41
Trading assets	16,000	6,000	13,000	854,000	108,000	166.67	-95.41
Total earning assets	145,365,000	135,864,000	145,216,000	130,990,000	109,743,000	6.99	35.10
Non-interest-bearing cash and due from depository institutions	2,512,000	2,091,000	1,864,000	1,777,000	2,001,000	20.13	32.97
Premises, fixed assets, and leases	2,332,000	2,383,000	2,299,000	2,412,000	2,416,000	-2.14	19.20
Other real estate owned	12,000	27,000	13,000	31,000	65,000	-55.56	-86.89
Investment in unconsolidated subsidiaries	142,000	105,000	137,000	97,000	79,000	35.24	
Intangible and other assets	14,003,000	13,036,000	13,916,000	12,291,000	12,329,000	7.42	6.08
Total assets	164,366,000	153,506,000	163,445,000	147,598,000	126,633,000	7.07	31.77
Quarterly average assets	162,309,000	145,752,000	159,730,000	143,800,000	123,870,000	11.36	29.71
Average loans and leases (YTD)	88,584,000	86,353,000	86,011,250	88,740,500	83,700,000	2.58	9.75
<b>Memoranda</b>							
Loans held-for-sale	678,000	1,481,000	990,000	1,898,000	637,000	-54.22	33.17
Loans not held-for-sale	89,335,000	84,755,000	87,784,000	85,266,000	82,963,000	5.40	11.85
Real estate loans secured by 1-4 family	23,040,000	24,183,000	23,605,000	24,798,000	22,995,000	-4.73	-5.15
Commercial real estate loans	13,953,000	13,990,000	13,957,000	14,171,000	13,554,000	-0.26	-1.02
Construction and land development	2,875,000	2,762,000	2,768,000	2,768,000	2,294,000	4.09	-3.88
Multifamily	1,510,000	1,154,000	1,261,000	1,265,000	1,084,000	30.85	40.76
Nonfarm nonresidential	9,568,000	10,074,000	9,928,000	10,138,000	10,176,000	-5.02	-4.63
Real estate loans secured by farmland	140,000	165,000	145,000	173,000	198,000	-15.15	-56.34
Total investment securities	30,834,000	28,594,000	29,847,000	28,739,000	24,388,000	7.83	21.88
U.S. Treasury securities	1,029,000	232,000	1,132,000	183,000	182,000	343.53	242.35
US agency securities (excluding mortgage-backed securities)	700,000	98,000	92,000	105,000	43,000	614.29	2339.62
Municipal securities	3,000	0	4,000	0	0		509.76
Mortgage-backed securities	27,195,000	26,675,000	26,771,000	26,784,000	22,261,000	1.95	15.75
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	1,321,000	1,145,000	1,381,000	1,204,000	1,452,000	15.37	4.68
Mutual funds and equity securities	586,000	444,000	467,000	463,000	450,000	31.98	180.38
Available-for-sale securities	29,384,000	27,091,000	28,481,000	27,154,000	22,606,000	8.46	24.93
U.S. Treasury securities	1,029,000	232,000	1,132,000	183,000	182,000	343.53	242.35
US agency securities (excluding mortgage-backed securities)	700,000	98,000	92,000	105,000	43,000	614.29	2339.62
Municipal securities	3,000	0	4,000	0	0		509.76
Mortgage-backed securities	26,331,000	25,616,000	25,872,000	25,662,000	20,929,000	2.79	21.25
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	1,321,000	1,145,000	1,381,000	1,204,000	1,452,000	15.37	4.68
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	2,000	72,000	51,000	93,000	40,000	-97.22	-61.19
Available-for-sale securities appreciation (depreciation)	-1,280,000	512,000	218,000	1,062,000	274,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,679,000	9,541,000	9,210,000	10,327,000	8,314,000	1.45	-5.83

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	59,879,000	56,105,000	58,880,000	51,502,000	34,512,000	6.73	60.88
NOW, ATS and transaction accounts	28,001,000	4,349,000	28,019,000	4,267,000	5,657,000	543.85	417.69
Time deposits less brokered deposits < \$250K	3,535,000	4,355,000	3,741,000	4,670,000	5,810,000	-18.83	13.96
MMDA and other savings accounts	47,778,000	64,356,000	46,542,000	61,571,000	50,155,000	-25.76	-4.12
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	139,193,000	129,165,000	137,182,000	122,010,000	96,134,000	7.76	45.66
Time deposits of \$250K or more	551,000	615,000	546,000	671,000	1,632,000	-10.41	-44.70
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,000	1,000	0	616,000	3,854,000	0.00	-99.96
Other borrowings w/remaining maturity over 1 year	1,293,000	1,867,000	1,359,000	1,905,000	5,052,000	-30.74	-34.01
Brokered deposits < \$250K	1,567,000	2,000	1,855,000	11,000	108,000	78250.00	-47.17
Noncore funding	3,412,000	2,485,000	3,760,000	3,203,000	10,646,000	37.30	-60.28
Trading liabilities	0	0	0	23,000	34,000		-100.00
Subordinated notes and debentures + trust preferred securities	1,048,000	1,048,000	1,048,000	1,049,000	1,050,000	0.00	-32.40
Other liabilities	3,731,000	2,946,000	3,129,000	3,202,000	2,474,000	26.65	62.24
Total liabilities	147,384,000	135,644,000	145,119,000	129,487,000	110,338,000	8.66	36.45
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	1,659,000	1,656,000	1,659,000	1,656,000	1,310,000	0.18	102.35
Common stock	10,000	10,000	10,000	10,000	10,000	0.00	-19.77
Common surplus	11,983,000	12,740,000	12,189,000	12,731,000	12,685,000	-5.94	-29.34
Retained earnings	5,915,000	4,235,000	5,550,000	3,770,000	3,751,000	39.67	578.38
Accumulated other comprehensive income	-1,214,000	592,000	289,000	1,315,000	-90,000		
Other equity capital components	-1,371,000	-1,371,000	-1,371,000	-1,371,000	-1,371,000		
Total holding company equity capital	16,982,000	17,862,000	18,326,000	18,111,000	16,295,000	-4.93	1.55
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	16,982,000	17,862,000	18,326,000	18,111,000	16,295,000	-4.93	1.55
Total liabilities and capital	164,366,000	153,506,000	163,445,000	147,598,000	126,633,000	7.07	31.77
<b>Memoranda</b>							
Non-interest-bearing deposits	59,879,000	56,105,000	58,880,000	51,502,000	34,512,000	6.73	60.88
Interest-bearing deposits	81,432,000	73,677,000	80,703,000	71,190,000	63,362,000	10.53	30.50
Total deposits	141,311,000	129,782,000	139,583,000	122,692,000	97,874,000	8.88	41.85
Long-term debt that reprices within 1 year	0	0	0	0	848,520		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	18,326,000	18,111,000	18,111,000	16,295,000	15,090,000		
Accounting restatements	0	0	0	-377,000	2,000		
Net income	548,000	642,000	2,521,000	1,094,000	1,582,000		
Net sale of new perpetual preferred stock	0	0	-110,000	346,000	490,000		
Net sale of new common stock	-206,000	9,000	-442,000	46,000	-1,082,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	183,000	177,000	728,000	698,000	661,000		
Change in other comprehensive income	-1,503,000	-723,000	-1,026,000	1,405,000	874,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	16,982,000	17,862,000	18,326,000	18,111,000	16,295,000		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	22.59	37.11	24	24.97	36.10	26	23.07	36.25	26	26.52	36.22	31	29.02	37.78	34
Commercial and industrial loans	18.32	10.78	85	18.49	13.88	74	17.29	10.76	79	18.66	13.52	76	19.50	12.02	81
Loans to individuals	4.79	3.61	71	3.44	3.42	63	4.87	3.36	74	3.90	3.40	65	6.07	4.20	69
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.11	0.17	67	0.15	0.19	67	0.11	0.18	64	0.15	0.19	68	0.19	0.24	70
Other loans and leases	8.95	4.19	85	9.13	4.29	84	8.97	4.47	80	9.83	4.63	83	11.23	5.01	88
Net loans and leases	53.90	59.31	31	54.89	60.99	26	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42
Debt securities over 1 year	18.11	19.47	48	17.91	16.70	59	17.55	19.46	45	18.74	15.55	66	18.44	14.60	71
Mutual funds and equity securities	0.36	0.06	97	0.29	0.06	91	0.29	0.06	93	0.31	0.05	95	0.36	0.06	94
Subtotal	72.37	80.04	17	73.09	78.43	20	71.24	79.22	19	76.64	78.16	29	84.13	79.65	53
Interest-bearing bank balances	15.77	7.18	89	14.99	9.08	84	17.17	8.50	89	11.11	7.51	77	1.99	3.06	49
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.30	1.65	19	0.43	1.59	21	0.43	1.56	26	0.42	1.68	20	0.46	1.91	26
Trading assets	0.01	0.52	43	0	0.56	40	0.01	0.49	42	0.58	1.01	60	0.09	1.19	39
Total earning assets	88.44	91.28	14	88.51	91.48	14	88.85	91.77	14	88.75	91.05	17	86.66	89.53	18
Non-interest cash and due from depository institutions	1.53	0.96	90	1.36	1	81	1.14	0.82	80	1.20	1.07	56	1.58	1.14	80
Other real estate owned	0.01	0.01	56	0.02	0.02	64	0.01	0.01	58	0.02	0.02	62	0.05	0.03	74
All other assets	10.03	7.70	80	10.13	7.44	84	10.01	7.35	82	10.05	7.82	79	11.76	9.27	79
<b>Memoranda</b>															
Short-term investments	16.06	10.28	80	15.41	11.92	72	17.60	11.47	79	11.53	11.17	61	2.45	7.63	33
U.S. Treasury securities	0.63	1.80	45	0.15	0.98	51	0.69	1.47	56	0.12	0.84	53	0.14	1.03	47
US agency securities (excluding mortgage-backed securities)	0.43	0.79	54	0.06	0.73	29	0.06	0.82	30	0.07	0.63	33	0.03	0.54	30
Municipal securities	0	1.72	15	0	1.77	7	0	1.73	15	0	1.69	8	0	1.34	7
Mortgage-backed securities	16.55	14.04	63	17.38	12.38	75	16.38	14.14	64	18.15	11.75	81	17.58	11.44	81
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.80	0.55	68	0.75	0.46	73	0.84	0.53	70	0.82	0.42	77	1.15	0.39	81
Loans held-for-sale	0.41	0.40	73	0.96	0.46	81	0.61	0.55	72	1.29	0.52	84	0.50	0.39	70
Loans held for investment	54.35	59.15	31	55.21	61.15	26	53.71	58.06	34	57.77	61.72	27	65.51	63.50	42
Real estate loans secured by 1-4 family	14.02	11.67	65	15.75	11.69	67	14.44	11.46	67	16.80	11.91	68	18.16	13.29	69
Revolving	2.20	1.40	71	2.80	1.51	76	2.30	1.42	70	3.09	1.66	78	4.20	2.07	81
Closed-end, secured by first liens	11.68	9.94	68	12.78	9.76	67	12	9.67	67	13.52	9.81	70	13.65	10.69	70
Closed-end, secured by junior liens	0.13	0.17	61	0.17	0.21	55	0.14	0.17	59	0.19	0.22	58	0.31	0.28	65
Commercial real estate loans	8.49	23.42	17	9.11	22.27	18	8.54	22.69	17	9.60	22.22	21	10.70	22.23	26
Construction and land development	1.75	3.49	36	1.80	3.32	33	1.69	3.34	35	1.88	3.40	36	1.81	3.44	38
Multifamily	0.92	3.52	21	0.75	3.21	17	0.77	3.57	18	0.86	3.12	20	0.86	3.01	22
Nonfarm nonresidential	5.82	15.11	20	6.56	14.77	23	6.07	14.57	20	6.87	14.72	25	8.04	14.69	30
Real estate loans secured by farmland	0.09	0.33	53	0.11	0.33	55	0.09	0.30	54	0.12	0.33	57	0.16	0.36	60

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	41.25	61.87	22	44.46	57.91	24	42.48	61.05	23	44.91	57.15	25	43.96	57.46	29
Real estate loans secured by 1-4 family	25.60	20.07	70	28.04	19.43	77	26.59	19.86	71	28.45	19.43	81	27.51	20.75	70
Revolving	4.02	2.35	78	4.99	2.45	86	4.24	2.43	77	5.23	2.64	86	6.37	3.15	85
Closed-end	21.58	17.49	70	23.05	16.76	76	22.35	17.24	70	23.22	16.59	79	21.14	17.39	65
Commercial real estate loans	15.50	38.39	17	16.22	35.36	19	15.72	37.86	16	16.26	34.63	20	16.21	33.52	22
Construction and land development	3.19	5.82	37	3.20	5.29	35	3.12	5.65	37	3.18	5.26	37	2.74	5.09	35
1-4 family	1.76	1.29	68	1.50	1.05	72	1.72	1.18	70	1.43	0.93	71	1.48	0.94	69
Other	1.43	4.49	21	1.70	4.21	21	1.40	4.40	20	1.74	4.19	24	1.27	4.02	21
Multifamily	1.68	5.66	17	1.34	5.08	15	1.42	5.78	16	1.45	4.96	17	1.30	4.69	19
Nonfarm nonresidential	10.63	25	22	11.68	23.47	23	11.18	24.56	22	11.63	22.93	25	12.17	22.15	26
Owner-occupied	6.13	8.44	36	6.75	7.93	45	6.38	8.29	41	6.75	7.68	45	7.42	7.72	54
Other	4.49	16.32	9	4.93	15.25	14	4.81	15.94	12	4.89	14.95	13	4.75	14.34	15
Real estate loans secured by farmland	0.16	0.59	54	0.19	0.56	55	0.16	0.54	56	0.20	0.54	58	0.24	0.55	59
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	33.45	18.81	86	32.91	23.16	81	31.84	18.86	83	31.59	22.17	82	29.54	19.53	79
Loans to individuals	8.75	6.52	71	6.13	6.02	64	8.97	6.24	72	6.60	6.13	64	9.20	7.13	68
Credit card loans	1.26	0.51	84	1.29	0.50	85	1.33	0.53	85	1.39	0.65	83	1.66	0.81	84
Agricultural loans	0.20	0.31	67	0.26	0.33	67	0.21	0.34	65	0.25	0.32	69	0.29	0.37	69
Other loans and leases	16.34	8.03	82	16.25	8.05	82	16.51	8.75	79	16.65	9.09	78	17.01	9.85	79
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	271.40	395.39	26	272.75	382.51	28	277.77	391.81	29	284.32	381.27	31	296.20	391.26	34
Real estate loans secured by 1-4 family	168.40	125.02	76	172.05	124.29	72	173.89	126.06	75	180.13	125.03	73	185.35	138.18	70
Revolving	26.45	14.84	78	30.63	16.14	77	27.71	15.44	76	33.12	17.42	78	42.91	21.26	82
Closed-end	141.95	108.83	74	141.42	106.79	71	146.18	108.85	75	147	106.14	72	142.44	115.20	67
Commercial real estate loans	101.98	249.33	18	99.53	237.40	20	102.81	245.88	19	102.93	234.65	22	109.25	229.44	28
Construction and land development	21.01	36.95	38	19.65	35.26	33	20.39	35.95	37	20.11	35.62	36	18.49	34.95	37
1-4 family	11.59	8.02	69	9.19	6.84	70	11.25	7.42	70	9.06	6.34	67	9.95	6.61	68
Other	9.42	28.49	23	10.46	28.01	24	9.14	28.11	22	11.05	28.16	28	8.54	27.32	22
Multifamily	11.04	37.99	23	8.21	34.02	15	9.29	38.66	19	9.19	32.74	19	8.74	31.04	21
Nonfarm nonresidential	69.93	160.85	21	71.67	157.71	21	73.13	158.05	22	73.64	155.06	25	82.02	152.10	29
Owner-occupied	40.36	53.96	36	41.41	52.99	42	41.71	52.99	40	42.71	52.37	42	50.02	53.07	51
Other	29.57	105.37	14	30.26	102.29	15	31.43	102.54	16	30.93	100.54	18	32	97.41	20
Real estate loans secured by farmland	1.02	3.46	52	1.17	3.50	55	1.07	3.22	55	1.26	3.44	57	1.60	3.60	58
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	220.08	113.45	88	201.89	145.22	78	208.19	114.45	86	200.01	139.91	77	199.05	122.02	82
Loans to individuals	57.57	36.67	73	37.60	35.91	64	58.64	34.55	74	41.77	37.47	65	62	43.51	67
Credit card loans	8.28	2.64	85	7.90	2.59	86	8.72	2.77	86	8.81	3.30	85	11.18	4.34	85
Agricultural loans	1.34	1.66	67	1.59	1.94	68	1.36	1.86	66	1.61	1.88	68	1.97	2.18	71
Other loans and leases	107.49	47.86	85	99.69	47.52	84	107.99	51.06	83	105.43	49.54	82	114.65	52.44	86
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	16.54	30.57	20	16.25	27.81	21	16.44	30.07	20	16.47	27.32	22	16.19	26.45	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	108.81	198.65	24	99.71	185.94	23	107.52	195.33	23	104.26	183.76	27	109.11	178.57	31
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	149.17	256.17	26	141.11	243.39	26	149.23	252.85	26	146.97	240.85	28	159.13	236.10	33

BHC Name

City/State

# Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	16.06	10.28	80	15.41	11.92	72	17.60	11.47	79	11.53	11.17	61	2.45	7.63	33
Liquid assets	34.62	28.10	71	33.57	27.16	70	35.12	29.03	67	30.84	26.22	66	20.90	22.44	55
Investment securities	18.76	21.67	42	18.63	18.78	55	18.26	21.63	44	19.47	17.85	59	19.26	16.99	61
Net loans and leases	53.90	59.31	31	54.89	60.99	26	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42
Net loans, leases and standby letters of credit	55.01	60.12	33	55.97	61.79	28	54.50	59.49	32	58.77	62.48	31	66.53	64.84	42
Core deposits	84.68	76.85	85	84.14	73.69	92	83.93	75.71	85	82.66	70.67	92	75.92	63.09	79
Noncore funding	2.08	9.46	8	1.62	11.95	4	2.30	10.30	8	2.17	14.13	3	8.41	19.36	18
Time deposits of \$250K or more	0.34	1.46	12	0.40	1.96	11	0.33	1.58	10	0.45	2.11	12	1.29	2.94	22
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	27	0	1.11	25	0	1	11	0.42	1.24	44	3.04	3.01	54
Earning assets that reprice within 1 year	45.25	36.68	70	43.01	38.67	60	46.09	37.37	74	41.17	39.38	50	39.84	39.29	50
Interest-bearing liabilities that reprice within 1 year	1.97	6.16	14	2.25	7.73	8	2.13	6.39	11	2.53	8.20	11	4.02	10.19	12
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0.67	0.96	68
Net assets that reprice within 1 year	43.29	29.01	81	40.77	29.49	73	43.96	29.65	84	38.64	29.11	71	35.15	26.63	73
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-19.33	-1.97	6	-18.87	-0.51	5	-21.47	-2.33	4	-12.21	3.20	8	7.08	14.45	28
Net short-term noncore funding dependence	-21.41	-6.65	10	-20.67	-6.88	13	-23.77	-7.71	10	-14.04	-4.76	17	2.07	3.38	38
Short-term investment / Short-term noncore funding	2,823.96	265.83	99	5,132.32	246.74	98	2,672.86	273.46	99	1,503	184.19	97	58.40	77.77	54
Liquid assets - short-term noncore funding / Nonliquid assets	52.08	35.38	74	50.09	30.67	82	53.11	36.68	71	43.48	28.18	78	21.12	16.97	69
Net loans and leases / Total deposits	62.70	73.06	25	64.92	76.22	21	62.54	72.79	27	69.28	79.43	23	84.53	90.31	32
Net loans and leases / Core deposits	63.65	78.05	22	65.23	83.77	14	63.63	78.25	22	69.66	88.34	18	86.06	103.93	23
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.02	-3.53	92	0.57	0.62	57	0.41	0.12	69	0.76	1.57	43	0.35	0.72	46
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.18	-8.82	37	4.06	1.31	89	1.74	-0.25	87	8.72	4.31	88	2.37	1.36	77
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	2.80	20.27	28	3.70	12.84	50	3.01	14.28	41	3.90	11.38	52	5.46	12.67	52
Available-for-sale securities	95.30	77.97	71	94.74	85.49	52	95.42	83.77	58	94.48	87.23	46	92.69	85.40	48
U.S. Treasury securities	3.34	8.39	47	0.81	5.10	46	3.79	6.70	58	0.64	4.72	50	0.75	6.15	44
US agency securities (excluding mortgage-backed securities)	2.27	3.73	57	0.34	4.35	29	0.31	4.12	29	0.37	4.01	30	0.18	3.49	30
Municipal securities	0.01	7.89	15	0	9.71	7	0.01	8.22	15	0	9.83	7	0	7.75	7
Mortgage-backed securities	88.20	65.55	85	93.29	66.67	88	89.69	66.54	87	93.20	66.64	85	91.28	67.43	84
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.28	3.16	68	4	3.05	70	4.63	3.08	71	4.19	3.01	71	5.95	2.94	79
Mutual funds and equity securities	1.90	0.30	94	1.55	0.36	88	1.56	0.29	93	1.61	0.35	90	1.85	0.40	92
Debt securities 1 year or less	1.58	8.63	20	2.29	9.29	23	2.34	7.78	25	2.14	10.55	17	2.38	11.86	16
Debt securities 1 to 5 years	14.51	18.50	49	9.53	16.09	42	11.89	18.25	41	8.58	17.03	39	9.31	17.94	43
Debt securities over 5 years	82.01	70.45	68	86.62	72.48	70	84.20	71.11	70	87.67	69.86	72	86.46	66.02	75
Pledged securities	31.39	29.79	58	33.37	33.48	51	30.86	32.26	49	35.93	35.67	49	34.09	30.57	56
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	11.60	-1.29	66	542.06	156.41	91	69.04	27.98	77	449.37	183.32	86	37.51	26.69	69
Investment securities	7.83	28.40	23	11.51	31.91	26	3.86	31.36	16	17.84	23.62	47	-1.02	11.75	24
Core deposits	7.76	14.47	37	31.30	29.18	66	12.44	16.94	41	26.92	26.88	57	4.29	11.23	27
Noncore funding	37.30	-10.65	91	-82.22	-25.09	0	17.39	-14.79	83	-69.91	-12.18	2	-30.92	6.59	5

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			60,935,000	56,644,000	52,976,000
Commit: Secured commercial real estate loans	5,817,000	4,322,000	5,720,000	3,863,000	4,557,000
Commit: Unsecured real estate loans	2,412,000	2,136,000	2,403,000	1,895,000	1,630,000
Credit card lines (reported semiannually, June/Dec)			7,709,000	7,463,000	7,168,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,813,000	1,660,000	1,779,000	1,742,000	1,521,000
Commercial and similar letters of credit	92,000	72,000	97,000	132,000	59,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,760,000	4,198,000	3,828,000	4,509,000	4,263,000
Credit derivatives - notional amount (holding company as beneficiary)	2,616,000	2,511,000	2,739,000	2,668,000	2,442,000
Credit derivative contracts w/ purchased credit protection-investment grade	2,572,000	2,310,000	2,551,000	2,475,000	2,602,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,804,000	4,399,000	4,015,000	4,701,000	4,102,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	2,281,000	3,810,000	2,739,000	4,270,000	27,324,000
Written options contracts (interest rate)	8,589,000	6,378,000	5,473,000	5,714,000	5,016,000
Purchased options contracts (interest rate)	10,651,000	13,148,000	10,517,000	13,842,000	13,082,000
Interest rate swaps	114,636,000	96,832,000	109,877,000	94,864,000	88,225,000
Futures and forward foreign exchange	1,270,000	1,048,000	1,048,000	894,000	1,710,000
Written options contracts (foreign exchange)	109,000	211,000	127,000	412,000	158,000
Purchased options contracts (foreign exchange)	109,000	211,000	127,000	412,000	158,000
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	395,000	146,000	318,000	178,000	249,000
Purchased options contracts (commodity and other)	395,000	146,000	318,000	178,000	249,000
Commodity and other swaps	1,334,000	709,000	871,000	674,000	1,048,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							37.28	22.78	87	38.38	22.01	88	41.83	23.52	87
Standby letters of credit	1.10	0.64	80	1.08	0.67	79	1.09	0.65	82	1.18	0.71	80	1.20	0.84	75
Commercial and similar letters of credit	0.06	0.02	85	0.05	0.02	82	0.06	0.02	87	0.09	0.02	89	0.05	0.02	80
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	2.29	0.26	94	2.73	0.28	94	2.34	0.24	95	3.05	0.35	93	3.37	0.42	93
Credit derivatives - notional amount (holding company as beneficiary)	1.59	0.18	94	1.64	0.18	92	1.68	0.18	93	1.81	0.30	92	1.93	0.52	91
Credit derivative contracts w/ purchased credit protection-investment grade	1.56	0.19	92	1.50	0.17	92	1.56	0.18	92	1.68	0.25	91	2.05	0.30	92
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.31	0.17	93	2.87	0.16	94	2.46	0.13	95	3.19	0.30	93	3.24	0.45	92
Derivative contracts	85.04	45.51	85	79.89	42.67	85	80.45	46.30	85	82.28	48.62	85	108.36	68.47	84
Interest rate contracts	82.84	33.09	88	78.28	30.32	89	78.68	32.46	88	80.41	34.36	87	105.54	47.31	88
Interest rate futures and forward contracts	1.39	4.02	72	2.48	4.59	75	1.68	3.25	73	2.89	6.21	72	21.58	10.67	84
Written options contracts (interest rate)	5.23	1.59	91	4.15	2	85	3.35	1.41	86	3.87	2.18	83	3.96	2.47	84
Purchased options contracts (interest rate)	6.48	1.35	91	8.57	1.45	91	6.43	1.31	90	9.38	1.46	91	10.33	2.65	89
Interest rate swaps	69.74	19.54	91	63.08	20.33	91	67.23	20.49	90	64.27	20.83	92	69.67	28.86	90
Foreign exchange contracts	0.91	6.48	74	0.96	6.19	73	0.85	6.30	73	1.16	6.01	72	1.60	10.12	73
Futures and forward foreign exchange contracts	0.77	3.96	77	0.68	3.83	76	0.69	3.78	75	0.61	3.47	73	1.35	5.23	76
Written options contracts (foreign exchange)	0.07	0.05	85	0.14	0.03	88	0.08	0.04	87	0.28	0.03	92	0.12	0.05	84
Purchased options contracts (foreign exchange)	0.07	0.05	86	0.14	0.04	88	0.08	0.04	86	0.28	0.04	91	0.12	0.08	84
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	1.29	1.07	84	0.65	0.80	82	0.92	0.92	83	0.70	1.86	79	1.22	3.32	78
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.24	0.36	85	0.10	0.27	82	0.19	0.32	84	0.12	0.52	81	0.20	0.98	80
Purchased options contracts (commodity and other)	0.24	0.26	86	0.10	0.18	82	0.19	0.21	85	0.12	0.37	80	0.20	0.94	80
Commodity and other swaps	0.81	0.32	86	0.46	0.27	85	0.53	0.31	84	0.46	0.32	82	0.83	0.38	84
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							70.85	44.98	80	63.83	42.82	79	63.29	45.53	77

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	139,769,000	122,639,000	131,495,000	121,438,000	137,219,000
Interest rate contracts	136,157,000	120,168,000	128,606,000	118,690,000	133,647,000
Foreign exchange contracts	1,488,000	1,470,000	1,382,000	1,718,000	2,026,000
Equity, commodity, and other contracts	2,124,000	1,001,000	1,507,000	1,030,000	1,546,000
<b>Derivatives Position</b>					
Futures and forwards	3,551,000	4,858,000	3,867,000	5,164,000	29,034,000
Written options	9,093,000	6,735,000	5,918,000	6,304,000	5,423,000
Exchange-traded	0	0	0	0	0
Over-the-counter	9,093,000	6,735,000	5,918,000	6,304,000	5,423,000
Purchased options	11,155,000	13,505,000	10,962,000	14,432,000	13,489,000
Exchange-traded	0	0	42,000	0	20,000
Over-the-counter	11,155,000	13,505,000	10,920,000	14,432,000	13,469,000
Swaps	115,970,000	97,541,000	110,748,000	95,538,000	89,273,000
Held for trading	0	0	0	90,327,000	104,509,000
Interest rate contracts	0	0	0	87,579,000	100,937,000
Foreign exchange contracts	0	0	0	1,718,000	2,026,000
Equity, commodity, and other contracts	0	0	0	1,030,000	1,546,000
Non-traded	139,769,000	122,639,000	131,495,000	31,111,000	32,710,000
Interest rate contracts	136,157,000	120,168,000	128,606,000	31,111,000	32,710,000
Foreign exchange contracts	1,488,000	1,470,000	1,382,000	0	0
Equity, commodity, and other contracts	2,124,000	1,001,000	1,507,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	139,448,000	125,577,000	134,975,000	125,662,000	141,354,000
One year or less	101,482,000	85,054,000	98,330,000	83,853,000	100,990,000
Over 1 year to 5 years	28,362,000	31,952,000	29,616,000	33,132,000	28,109,000
Over 5 years	9,604,000	8,571,000	7,029,000	8,677,000	12,255,000
Gross negative fair value (absolute value)	1,035,000	315,000	327,000	304,000	236,000
Gross positive fair value	603,000	990,000	551,000	1,485,000	668,000
Held for trading	0	0	0	1,000,000	441,000
Non-traded	603,000	990,000	551,000	485,000	227,000
Current credit exposure on risk-based capital derivative contracts	444,000	856,000	427,000	1,312,000	557,000
Credit losses on derivative contracts	0	0	-1,000	1,000	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	97.42	93.91	31	97.99	94.52	36	97.80	94.17	33	97.74	94.10	38	97.40	93.44	39
Foreign exchange contracts	1.06	3.18	68	1.20	3.16	66	1.05	3.47	67	1.41	3.49	65	1.48	3.20	66
Equity, commodity, and other contracts	1.52	1.19	79	0.82	1.04	76	1.15	1.14	78	0.85	1.17	74	1.13	1.64	71
<b>Futures and forwards</b>															
Written options	2.54	10.22	45	3.96	12.82	42	2.94	11.16	41	4.25	14.05	38	21.16	13.49	72
Exchange-traded	6.51	6.03	63	5.49	8.11	53	4.50	6.28	57	5.19	8.18	53	3.95	5.91	52
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	6.51	5.74	65	5.49	7.80	54	4.50	5.96	57	5.19	7.73	55	3.95	5.10	55
Exchange-traded	7.98	3.59	78	11.01	3.58	81	8.34	3.27	79	11.88	3.42	84	9.83	4.42	76
Over-the-counter	0	0.13	42	0	0.11	42	0.03	0.12	84	0	0.15	40	0.01	0.28	79
Swaps	7.98	3.11	81	11.01	3.15	84	8.30	2.87	82	11.88	2.86	86	9.82	3.35	82
Held for trading	82.97	74.58	47	79.54	69.64	51	84.22	74.26	53	78.67	68.76	53	65.06	69.75	38
<b>Interest rate contracts</b>															
Foreign exchange contracts	0	38.74	22	0	42.14	20	0	40.42	21	74.38	43.53	62	76.16	44.16	62
Equity, commodity, and other contracts	0	32.48	22	0	36.29	20	0	34.15	21	72.12	36.62	73	73.56	37.24	71
<b>Foreign exchange contracts</b>															
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	1.41	1.60	75	1.48	1.60	74
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0.85	0.68	81	1.13	0.83	80
<b>Non-traded</b>															
Interest rate contracts	100	61.26	77	100	57.86	79	100	59.58	78	25.62	56.47	37	23.84	55.84	37
Foreign exchange contracts	97.42	57.41	62	97.99	54.11	68	97.80	56.71	64	25.62	53.82	38	23.84	52.22	37
Equity, commodity, and other contracts	1.06	0.37	87	1.20	0.45	85	1.05	0.40	85	0	0.46	34	0	0.34	33
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	1.52	0.11	93	0.82	0.12	89	1.15	0.09	91	0	0.10	37	0	0.13	38
Over 1 year to 5 years	99.77	92.63	62	102.40	90.92	85	102.65	92.53	84	103.48	91.48	84	103.01	93.86	85
Over 5 years	72.61	27.97	86	69.35	26.80	89	74.78	27.56	89	69.05	32.05	85	73.60	32.17	83
Gross negative fair value (absolute value)	20.29	26.35	39	26.05	28.69	48	22.52	27.01	43	27.28	27.06	55	20.48	30.45	41
Gross positive fair value	6.87	29.53	21	6.99	30.03	19	5.35	29.89	21	7.15	29.56	21	8.93	28.09	29
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.74	1.21	25	0.26	1.21	11	0.25	0.98	17	0.25	1.55	13	0.17	0.83	17
Gross positive fair value (X)	0.43	1.52	10	0.81	1.70	12	0.42	1.34	8	1.22	2.23	21	0.49	1.19	17
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.08	0.06	79	0.02	0.05	55	0.03	0.04	63	0.02	0.07	44	0.02	0.06	59
Gross positive fair value (X)	0.05	0.06	67	0.08	0.07	72	0.04	0.05	67	0.12	0.09	72	0.06	0.07	72
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0.08	0.07	71	0.04	0.06	73
Non-traded (X)	0.05	0.01	90	0.08	0.01	93	0.04	0.01	93	0.04	0.02	82	0.02	0.01	78
Current credit exposure (X)	0.04	0.04	71	0.07	0.05	71	0.03	0.04	65	0.11	0.06	76	0.05	0.05	70
Credit losses on derivative contracts	0	0	47	0	0	47	-0.01	0	2	0.01	0	91	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.38	0.47	67	0.81	0.61	69	0.38	0.46	60	1.23	0.85	73	0.53	0.73	69

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	1,479,000	2,167,000	2,167,000	869,000	840,000
Gross losses	77,000	114,000	328,000	613,000	443,000
Write-downs, transfers to loans held-for-sale	1,000	3,000	10,000	10,000	13,000
Recoveries	31,000	31,000	124,000	101,000	85,000
Net losses	46,000	83,000	204,000	512,000	358,000
Provision for loan and lease losses	-17,000	-108,000	-493,000	1,312,000	387,000
Adjustments	0	0	9,000	498,000	0
Ending balance	1,416,000	1,976,000	1,479,000	2,167,000	869,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.04	0.04	28	-0.30	-0.11	22	-0.32	-0.09	11	0.96	0.51	88	0.31	0.15	84
Provision for loan and lease losses / Average loans and leases	-0.08	0.06	25	-0.50	-0.20	20	-0.57	-0.16	9	1.48	0.82	86	0.46	0.24	84
Provision for loan and lease losses / Net loan and lease losses	-36.96	49.50	33	-130.12	-168.35	35	-241.67	-105.48	28	256.25	487.86	35	108.10	130.58	46
Allowance for loan and lease losses / Total loans and leases not held for sale	1.59	1.20	83	2.33	1.49	87	1.68	1.23	83	2.54	1.58	87	1.05	0.83	76
Allowance for loan and lease losses / Total loans and leases	1.57	1.17	83	2.29	1.47	87	1.67	1.20	84	2.49	1.55	87	1.04	0.81	76
Allowance for loan and lease losses / Net loans and leases losses (X)	7.70	38.27	30	5.95	18.09	25	7.25	21.39	29	4.23	11.58	23	2.43	8.03	21
Allowance for loan and lease losses / Nonaccrual assets	414.04	355.27	73	264.88	291.29	57	318.75	364.13	56	288.16	299.17	61	163.04	218.72	54
ALLL / 90+ days past due + nonaccrual loans and leases	280.95	284.19	57	208	246.27	49	226.49	287.08	50	222.94	244.34	53	116.80	151.73	45
Gross loan and lease losses / Average loans and leases	0.35	0.17	85	0.53	0.24	85	0.38	0.19	85	0.69	0.34	84	0.53	0.28	84
Recoveries / Average loans and leases	0.14	0.07	84	0.14	0.08	82	0.14	0.08	83	0.11	0.07	77	0.10	0.08	71
Net losses / Average loans and leases	0.21	0.09	82	0.38	0.16	87	0.24	0.11	84	0.58	0.27	85	0.43	0.21	84
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	94	0	0	91	0.01	0	92	0.01	0	92	0.02	0	91
Recoveries / Prior year-end losses	9.45	10.98	48	5.06	7.39	38	20.23	34.67	30	22.80	33.98	34	19.63	36.22	24
Earnings coverage of net loan and lease losses (X)	14.89	38.54	44	8.60	25.70	33	13.34	39.72	33	5.13	22.91	24	6.63	24.40	26

#### Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	11	0.17	0.03	86	0.01	0.02	58	0.02	0.04	47	0.04	0.01	77
Real estate loans secured by 1-4 family	-0.10	-0.02	6	-0.02	-0.01	35	-0.06	-0.02	14	0.01	0.01	60	0.05	0.01	85
Revolving	-0.22	-0.08	19	-0.09	-0.03	16	-0.21	-0.07	16	-0.02	0.01	27	0.15	0.02	88
Closed-end	-0.08	-0.02	6	0	-0.01	63	-0.03	-0.01	24	0.02	0	76	0.02	0	69
Commercial real estate loans	0.06	0	91	0.49	0.05	95	0.13	0.04	85	0.04	0.07	51	0.02	0.01	68
Construction and land development	-0.14	-0.02	7	0	0	57	0	0	64	-0.04	0	18	-0.09	-0.01	10
1-4 family	0	0	58	0	0	58	-0.04	0	4	-0.04	0	4	-0.09	0	2
Other	-0.14	-0.01	6	0	0	57	0.04	0	87	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	-0.08	0.01	0	0	0	58	0	0	56
Nonfarm nonresidential	0.13	0.01	93	0.68	0.07	96	0.19	0.05	86	0.06	0.11	52	0.05	0.02	76
Owner-occupied	0.13	0	97	0.08	0.01	92	0.01	0.01	75	0.06	0.02	83	0.06	0.01	92
Other	0	0	54	0.60	0.06	96	0.18	0.04	87	0	0.08	24	-0.01	0.01	10
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0.51	0.01	98
Commercial and industrial loans	0.12	0.11	63	0.39	0.20	75	0.22	0.17	67	1.05	0.47	85	0.41	0.37	65
Loans to individuals	1.52	0.70	85	2.50	1.06	85	1.32	0.71	82	2.80	1.13	87	2.34	1.17	84
Credit card loans	2.82	1.88	76	3.24	2.41	66	2.70	1.84	76	3.87	2.92	70	4.18	3.11	72
Agricultural loans	0	0	54	0	0.02	50	-0.54	0.02	3	1.81	0.19	91	0.82	0.08	93
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.30	0.16	78	0.17	0.09	78	0.23	0.10	79	0.34	0.15	78	0.42	0.15	84

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	259,000	260,000	280,000	338,000	361,000
90+ days past due loans and leases	162,000	205,000	189,000	221,000	224,000
Nonaccrual loans and leases	342,000	745,000	464,000	751,000	520,000
Total past due and nonaccrual loans and leases	763,000	1,210,000	933,000	1,310,000	1,105,000
Restructured 30-89 days past due	19,000	17,000	17,000	22,000	34,000
Restructured 90+ days past due	14,000	20,000	16,000	21,000	28,000
Restructured nonaccrual	95,000	152,000	110,000	154,000	162,000
Total restructured loans and leases	128,000	189,000	143,000	197,000	224,000
30-89 days past due loans held for sale	0	5,000	0	5,000	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	7,000	8,000	13,000	6,000	13,000
Total past due and nonaccrual loans held for sale	7,000	13,000	13,000	11,000	13,000
Restructured loans and leases in compliance	408,000	389,000	375,000	406,000	437,000
Other real estate owned	12,000	27,000	13,000	31,000	65,000
<b>Other Assets</b>					
30-89 days past due	0	0	7,000	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	1,000	0	1,000	13,000
Total other assets past due and nonaccrual	0	1,000	7,000	1,000	13,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.29	0.32	53	0.30	0.33	58	0.32	0.32	60	0.39	0.39	61	0.43	0.43	61
90+ days past due loans and leases	0.18	0.10	80	0.24	0.11	85	0.21	0.10	79	0.25	0.12	82	0.27	0.15	80
Nonaccrual loans and leases	0.38	0.44	46	0.86	0.65	74	0.52	0.46	64	0.86	0.66	75	0.62	0.51	67
90+ days past due and nonaccrual loans and leases	0.56	0.59	58	1.10	0.82	78	0.74	0.62	68	1.12	0.85	76	0.89	0.71	70
30-89 days past due restructured	0.02	0.01	80	0.02	0.01	82	0.02	0.01	80	0.03	0.01	80	0.04	0.01	81
90+ days past due restructured	0.02	0	87	0.02	0	88	0.02	0	87	0.02	0.01	87	0.03	0.01	88
Nonaccrual restructured	0.11	0.10	62	0.18	0.13	69	0.12	0.10	64	0.18	0.13	68	0.19	0.14	69
30-89 days past due loans held for sale	0	0	39	0.01	0	90	0	0	40	0.01	0	86	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0.01	0	84	0.01	0	83	0.01	0	90	0.01	0.01	82	0.02	0	90
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.29	0.32	53	0.30	0.33	58	0.32	0.32	61	0.39	0.40	61	0.43	0.43	61
90+ days past due assets	0.18	0.10	80	0.24	0.11	85	0.21	0.10	79	0.25	0.12	82	0.27	0.15	80
Nonaccrual assets	0.38	0.45	46	0.87	0.66	73	0.52	0.47	64	0.86	0.67	74	0.64	0.53	68
30+ days past due and nonaccrual assets	0.85	0.94	54	1.40	1.18	70	1.06	0.97	66	1.50	1.29	68	1.34	1.19	68
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.31	0.35	55	0.62	0.50	73	0.40	0.36	66	0.66	0.52	75	0.60	0.44	73
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.36	53	0.64	0.53	72	0.41	0.37	64	0.68	0.55	73	0.65	0.48	75
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.48	0.41	67	0.78	0.58	76	0.54	0.41	71	0.83	0.60	76	0.86	0.53	83
Allowance for loan and lease losses	56.14	62.77	54	60.63	69.27	46	59.84	62.64	58	56.81	66.66	42	124.74	115.41	66
Equity capital + allowance for loan and lease losses	4.32	3.67	68	6.04	5.03	70	4.47	3.60	68	6.07	4.97	68	6.32	4.28	76
Tier 1 capital + allowance for loan and lease losses	5.68	4.23	73	8.21	5.96	73	6.33	4.30	76	8.58	6.05	75	8.74	5.65	80
Loans and leases + other real estate owned	0.88	0.69	70	1.39	0.97	78	1	0.71	77	1.41	0.97	79	1.30	0.85	83

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.41	0.26	77	0.43	0.31	78	0.38	0.26	73	0.53	0.39	71	0.57	0.38	79
90+ days past due	0.35	0.13	85	0.45	0.13	88	0.42	0.12	86	0.48	0.16	86	0.49	0.16	84
Nonaccrual	0.33	0.51	42	0.82	0.76	66	0.42	0.52	49	0.85	0.76	64	0.47	0.46	58
Commercial and industrial															
30–89 days past due	0.11	0.26	33	0.14	0.22	45	0.19	0.24	53	0.20	0.23	57	0.18	0.31	40
90+ days past due	0.02	0.03	61	0.02	0.02	74	0.02	0.04	54	0.03	0.03	64	0.04	0.05	64
Nonaccrual	0.70	0.53	71	1.48	0.69	84	1.05	0.57	83	1.49	0.75	85	1.32	0.83	75
Individuals															
30–89 days past due	0.81	0.67	69	0.83	0.53	73	0.85	0.63	70	1.08	0.83	75	1.25	0.83	75
90+ days past due	0.36	0.08	88	0.45	0.11	87	0.34	0.09	87	0.43	0.14	83	0.44	0.17	81
Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0.82	0.24	85
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0.45	0.49	70	2.46	0.67	86
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.06	0.13	57	0.08	0.13	61	0.12	0.12	68	0.11	0.18	59	0.08	0.20	48
90+ days past due	0	0.01	34	0.01	0.01	78	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.05	0.08	64	0.06	0.15	57	0.05	0.09	63	0.06	0.15	55	0.11	0.13	63

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.54	0.44	67	0.62	0.47	70	0.55	0.46	66	0.76	0.65	71	0.83	0.67	71
	90+ days past due	0.56	0.25	83	0.71	0.28	86	0.65	0.24	85	0.75	0.33	85	0.77	0.31	85
	Nonaccrual	0.33	0.68	33	0.48	0.88	29	0.35	0.71	29	0.47	0.89	28	0.35	0.73	25
Revolving	30-89 days past due	0.55	0.27	82	0.49	0.31	76	0.58	0.28	85	0.77	0.48	76	0.79	0.45	81
	90+ days past due	0.53	0.03	97	0.44	0.03	97	0.56	0.02	99	0.42	0.03	97	0.60	0.05	96
	Nonaccrual	1.02	1.02	69	1.11	1.31	65	1.09	1.18	72	1.01	1.13	64	0.79	1	59
Closed-end	30-89 days past due	0.54	0.46	64	0.65	0.48	70	0.54	0.49	64	0.76	0.65	69	0.84	0.70	68
	90+ days past due	0.56	0.28	82	0.76	0.31	85	0.67	0.26	84	0.83	0.38	84	0.82	0.35	82
	Nonaccrual	0.20	0.66	21	0.35	0.85	23	0.21	0.67	19	0.35	0.87	24	0.22	0.70	16
Junior lien	30-89 days past due	0.01	0.01	65	0.01	0.01	38	0.01	0.01	40	0.01	0.02	60	0.02	0.02	56
	90+ days past due	0	0	36	0.01	0	82	0	0	36	0	0	80	0.01	0	80
	Nonaccrual	0.03	0.03	61	0.06	0.05	67	0.03	0.03	58	0.07	0.04	72	0.06	0.04	64
Commercial real estate	30-89 days past due	0.20	0.16	69	0.10	0.22	38	0.09	0.15	53	0.12	0.26	44	0.13	0.18	45
	90+ days past due	0.01	0.01	72	0.01	0.02	71	0.02	0.01	83	0.01	0.02	67	0.01	0.03	59
	Nonaccrual	0.34	0.37	55	1.42	0.62	90	0.53	0.38	73	1.51	0.62	90	0.63	0.23	87
Construction and development	30-89 days past due	0.24	0.19	71	0.14	0.22	59	0.25	0.17	77	0.29	0.28	66	0.04	0.28	38
	90+ days past due	0	0	38	0.04	0.01	88	0.07	0.01	92	0.07	0.01	93	0.09	0.02	88
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0.04	0.41	33	0.04	0.20	40
1-4 family	30-89 days past due	0.24	0.03	93	0.11	0.03	84	0.25	0.02	95	0.25	0.03	92	0	0.06	25
	90+ days past due	0	0	47	0.04	0	95	0.07	0	96	0.07	0	97	0.09	0	95
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	0.04	0.16	44	0	0.13	21	0.04	0.22	42	0.04	0.20	48
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0.04	0.35	40	0.04	0.17	46
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.22	0.13	77	0.10	0.20	43	0.05	0.13	42	0.09	0.23	41	0.16	0.14	58
	90+ days past due	0.01	0.01	78	0.01	0.02	68	0.01	0.01	78	0	0.02	26	0	0.03	22
	Nonaccrual	0.49	0.45	64	1.97	0.78	91	0.75	0.45	77	2.10	0.80	92	0.83	0.28	90
Owner Occupied	30-89 days past due	0.05	0.04	61	0.08	0.06	70	0.05	0.04	66	0.06	0.07	56	0.15	0.07	83
	90+ days past due	0.01	0	87	0.01	0	82	0.01	0	87	0	0	33	0	0.01	26
	Nonaccrual	0.47	0.17	87	0.97	0.32	93	0.72	0.17	95	0.98	0.27	95	0.82	0.16	98
Other	30-89 days past due	0.17	0.08	79	0.02	0.12	37	0	0.08	14	0.03	0.14	43	0.01	0.07	28
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.02	0.24	23	0.99	0.40	86	0.03	0.23	25	1.12	0.44	85	0.01	0.10	23
Farmland	30-89 days past due	0	0.17	31	0.61	0.13	87	0	0.10	31	0	0.11	30	0.51	0.23	79
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.71	0.67	71	0	1.14	20	0.69	0.69	70	0.58	1.13	52	3.03	0.84	88
Credit card	30-89 days past due	1.15	0.87	72	1.08	0.75	79	1.27	0.81	76	1.15	0.95	65	1.37	1.19	62
	90+ days past due	1.06	0.45	81	1.26	0.56	82	1.01	0.45	87	1.15	0.63	79	1.37	0.78	77
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	10,622,000	11,379,000	10,828,000	11,370,000	11,324,000
Retained earnings	6,220,000	4,763,000	5,957,000	4,351,000	3,751,000
Accumulated other comprehensive income (AOCI)	-1,214,000	592,000	289,000	1,315,000	-90,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,628,000	16,734,000	17,074,000	17,036,000	14,985,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	5,930,000	5,190,000	5,941,000	5,196,000	4,847,000
Accumulated other comprehensive income-related adjustments	-1,214,000	592,000	289,000	1,315,000	-90,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	10,912,000	10,952,000	10,844,000	10,525,000	10,228,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	10,912,000	10,952,000	10,844,000	10,525,000	10,228,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	1,659,000	1,656,000	1,659,000	1,656,000	1,310,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,659,000	1,656,000	1,659,000	1,656,000	1,310,000
Less: Additional tier 1 capital deductions	0	0	0	0	1,000
Additional tier 1 capital	1,659,000	1,656,000	1,659,000	1,656,000	1,309,000
<b>Tier 1 Capital</b>	12,571,000	12,608,000	12,503,000	12,181,000	11,537,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	431,000	482,000	431,000	482,000	534,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	496,000	496,000	496,000	495,000	421,000
Allowance for loan and lease losses in tier 2 capital	1,068,000	1,329,000	1,011,000	1,340,000	914,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,995,000	2,307,000	1,938,000	2,317,000	1,869,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,995,000	2,307,000	1,938,000	2,317,000	1,869,000
Exited advanced approach tier 2 capital					
Total capital	14,566,000	14,915,000	14,441,000	14,498,000	13,406,000
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	162,662,000	146,344,000	160,201,000	144,445,000	123,870,000
Less: Deductions from common equity tier 1 capital	5,930,000	5,190,000	5,941,000	5,196,000	4,848,000
Less: Other deductions	-479,000	-657,000	-484,000	-667,000	-595,000
Total assets for leverage ratio	157,211,000	141,811,000	154,744,000	139,916,000	119,617,000
Total risk-weighted assets	116,182,000	106,261,000	113,343,000	106,943,000	105,705,000
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.39	12.18	8	10.31	12.54	15	9.57	12.37	10	9.84	12.35	10	9.68	12.11	12
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.82	12.88	15	11.87	13.31	23	11.03	13.11	16	11.39	13.08	24	10.91	12.78	21
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.54	14.72	12	14.04	15.37	24	12.74	14.91	13	13.56	15.23	22	12.68	14.36	19
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8	9.06	20	8.89	9.15	43	8.08	8.98	26	8.71	9.13	41	9.65	9.76	54
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		-100.00
Total property and casualty assets	0	0	0	0	0		-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		-100.00
Total property and casualty equity	0	0	0	0	0		-100.00
Total life and health equity	0	0	0	0	0		-100.00
Total insurance underwriting net income	0	0	0	0	0		-100.00
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		-100.00
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		-100.00
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,000	1,000	4,000	4,000	5,000	0.00	-97.24
Other insurance activities income	1,000	1,000	4,000	4,000	3,000	0.00	-97.22
Insurance and reinsurance underwriting income	0	0	0	0	2,000		-100.00
Premiums	0	0	0	0	2,000		-100.00
Credit related insurance underwriting	0	0	0	0	2,000		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	3,469,000	3,447,000	3,468,000	3,431,000	3,365,000	0.64	7.96

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.06	0.38	54	0.06	0.38	49	0.06	0.36	51	0.06	0.41	49	0.08	0.47	49
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	40	7.32	88
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			100	34.91	83
Other premium income / Total premium income	62.50			66.67			67.01			61.77			0	65.09	16
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			0	233.61	11
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.80	12.22	96	23.64	11	95	24.80	12	97	23.91	11.03	94	27.12	11.51	97
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)	276,000			244,000			259,000			237,000			165,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.17	0.46	85	0.16	0.50	85	0.16	0.46	86	0.16	0.75	83	0.13	1.39	78

BHC Name

City/State

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	614,000	138,000	713,000	125,000	221,000
Real estate loans	22,000	16,000	24,000	15,000	16,000
Commercial and industrial loans	592,000	122,000	689,000	110,000	205,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	113,000	152,000	115,000	163,000	177,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	727,000	290,000	828,000	288,000	398,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42		2.41	1.19	90

	BHC	Peer # 1	Pct												
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Growth Rates</b>															
Net loans and leases	344.93	10.28	93	-21.59	-6.17	28	470.40	6.83	97	-43.44	-2.40	9	9.60	22.48	64
Total selected assets	150.69	17.19	92	-16.43	-2.56	34	187.50	9.48	94	-27.64	2.04	16	11.35	12.40	71
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	2,000	3,000	2,000	3,000	4,000	-33.33	-76.17
1-4 family residential loans	2,000	3,000	2,000	3,000	4,000	-33.33	-76.17
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	21.58	23.05	22.36	23.22	21.14		
Home equity lines	4.02	4.99	4.24	5.23	6.37		
Credit card receivables	1.26	1.29	1.33	1.39	1.66		
Auto loans and other consumer loans	7.04	4.48	7.19	4.84	7.18		
Commercial and industrial loans	33.45	32.91	31.84	31.59	29.54		
All other loans and leases	32.65	33.28	33.05	33.72	34.12		

BHC Name

City/State

## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	12.25	11.61	12.07	11.52	10.27

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		-100.00
Total past due securitized assets	0	0	0	0	0		-100.00
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.54	0.65	0.54	0.76	0.84
Home equity lines	0.55	0.49	0.58	0.77	0.79
Credit card receivables	1.15	1.08	1.27	1.15	1.37
Commercial and industrial loans	0.11	0.14	0.19	0.20	0.18
All other loans and leases	0.25	0.18	0.21	0.24	0.31
Total managed loans past due 30–89 days	0.29	0.30	0.32	0.39	0.43
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.56	0.76	0.67	0.83	0.82
Home equity lines	0.53	0.44	0.56	0.42	0.60
Credit card receivables	1.06	1.26	1.01	1.15	1.37
Commercial and industrial loans	0.02	0.02	0.02	0.03	0.04
All other loans and leases	0.05	0.04	0.05	0.04	0.05
Total managed loans past due 90+ days	0.18	0.24	0.21	0.25	0.27
<b>Total Past Due Managed Assets</b>	<b>0.47</b>	<b>0.54</b>	<b>0.53</b>	<b>0.64</b>	<b>0.70</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.08	0	-0.03	0.02	0.02
Home equity lines	-0.22	-0.09	-0.21	-0.02	0.15
Credit card receivables	2.82	3.24	2.70	3.87	4.18
Commercial and industrial loans	0.12	0.39	0.22	1.05	0.41
All other loans and leases	0.39	0.58	0.34	0.51	0.54
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.20</b>	<b>0.38</b>	<b>0.23</b>	<b>0.59</b>	<b>0.43</b>

BHC Name

City/State

# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
<b>Operating Income</b>								
Income from bank subsidiaries .....	0	250,000	2,250,000	280,000	1,676,000	-100.00	-100.00	
Dividends .....	0	250,000	2,250,000	280,000	1,675,000	-100.00	-100.00	
Interest .....	0	0	0	0	1,000		-100.00	
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	2,000	2,000	8,000	8,000	3,000	0.00	1182.05	
Dividends .....	0	0	0	0	0			
Interest .....	2,000	2,000	8,000	8,000	3,000	0.00	1182.05	
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0	0			
Dividends .....	0	0	0	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Total income from subsidiaries .....	2,000	252,000	2,258,000	288,000	1,679,000	-99.21	-99.08	
Securities gains (losses) .....	0	0	0	0	0			
Other operating income .....	-3,000	-1,000	4,000	1,000	2,000			
Total operating income .....	-1,000	251,000	2,262,000	289,000	1,681,000			
<b>Operating Expenses</b>								
Personnel expenses .....	14,000	18,000	61,000	56,000	54,000	-22.22	-11.07	
Interest expense .....	16,000	18,000	68,000	93,000	153,000	-11.11	-14.08	
Other expenses .....	19,000	27,000	100,000	83,000	89,000	-29.63	-0.39	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	49,000	63,000	229,000	232,000	296,000	-22.22	-8.30	
Income (loss) before taxes .....	-49,000	191,000	2,051,000	109,000	1,389,000			
Applicable income taxes (credit) .....	-9,000	-14,000	-43,000	-36,000	-68,000			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	-40,000	205,000	2,094,000	145,000	1,458,000			
Equity in undistributed income of subsidiaries .....	588,000	437,000	427,000	949,000	124,000	34.55	430.42	
Bank subsidiaries .....	582,000	423,000	372,000	905,000	110,000	37.59	442.73	
Nonbank subsidiaries .....	6,000	14,000	55,000	44,000	14,000	-57.14	65.75	
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	548,000	642,000	2,521,000	1,094,000	1,582,000	-14.64	82.19	
<b>Memoranda</b>								
Bank net income .....	582,000	673,000	2,622,000	1,185,000	1,785,000	-13.52	80.61	
Nonbank net income .....	6,000	14,000	55,000	44,000	14,000	-57.14	65.75	
Subsidiary holding companys' net income .....	0	0	0	0	0			

BHC Name

City/State

# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	17,297,000	90.76	18,572,000	90.99	18,218,000	89.05	18,872,000	16,939,000	-6.87	3.28
Common and preferred stock .....	16,779,000	88.04	18,054,000	88.45	17,700,000	86.51	18,354,000	16,421,000	-7.06	3.65
Excess cost over fair value .....	518,000	2.72	518,000	2.54	518,000	2.53	518,000	518,000	0.00	26.55
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		-100.00
Other receivables .....	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries .....	388,000	2.04	283,000	1.39	362,000	1.77	270,000	227,000	37.10	-17.61
Common and preferred stock .....	388,000	2.04	263,000	1.29	362,000	1.77	250,000	206,000	47.53	-13.93
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	20,000	0.10	0	0	20,000	20,000	-100.00	-100.00
Other receivables .....	0	0	0	0	0	0	0	1,000		-100.00
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		-100.00
Securities .....	46,000	0.24	24,000	0.12	46,000	0.22	98,000	22,000	91.67	138.03
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	1,054,000	5.53	1,255,000	6.15	1,543,000	7.54	1,526,000	1,935,000	-16.02	15.03
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	35,000	0.18	38,000	0.19	36,000	0.18	38,000	41,000	-7.89	-26.48
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	238,000	1.25	239,000	1.17	254,000	1.24	237,000	294,000	-0.42	-24.60
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	19,058,000	100.00	20,411,000	100.00	20,459,000	100.00	21,041,000	19,458,000	-6.63	2.91
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	360,000	0		
Borrowings with maturity over 1 year .....	1,292,000	6.78	1,784,000	8.74	1,356,000	6.63	1,805,000	2,396,000	-27.58	10.39
Subordinated notes and debentures .....	552,000	2.90	553,000	2.71	552,000	2.70	553,000	554,000	-0.18	-0.69
Other liabilities .....	229,000	1.20	210,000	1.03	222,000	1.09	210,000	208,000	9.05	228.31
Balance due to subsidiaries and related institutions .....	3,000	0.02	2,000	0.01	3,000	0.01	2,000	5,000	50.00	
Total liabilities .....	2,076,000	10.89	2,549,000	12.49	2,133,000	10.43	2,930,000	3,163,000	-18.56	15.59
Equity Capital .....	16,982,000	89.11	17,862,000	87.51	18,326,000	89.57	18,111,000	16,295,000	-4.93	1.55
Perpetual preferred stock (income surplus) .....	1,659,000	8.71	1,656,000	8.11	1,659,000	8.11	1,656,000	1,310,000	0.18	102.35
Common stock .....	10,000	0.05	10,000	0.05	10,000	0.05	10,000	10,000	0.00	-19.77
Common surplus .....	11,983,000	62.88	12,740,000	62.42	12,189,000	59.58	12,731,000	12,685,000	-5.94	-29.34
Retained earnings .....	5,915,000	31.04	4,235,000	20.75	5,550,000	27.13	3,770,000	3,751,000	39.67	578.38
Accumulated other comprehensive income .....	-1,214,000	-6.37	592,000	2.90	289,000	1.41	1,315,000	-90,000		
Other equity capital components .....	-1,371,000	-7.19	-1,371,000	-6.72	-1,371,000	-6.70	-1,371,000	-1,371,000		
Total liabilities and equity capital .....	19,058,000	100.00	20,411,000	100.00	20,459,000	100.00	21,041,000	19,458,000	-6.63	2.91
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	12.37	9.94	73	14.24	12.54	68	13.85	11.94	70	6.29	7.29	33	9.84	9.68	52
Bank net income / Average equity investment in banks	13.11	10.44	76	14.38	12.55	67	14.05	11.80	75	6.51	7.45	37	10.66	10.51	58
Nonbank net income / Average equity investment in nonbanks	6.40	11.36	49	21.83	12.53	73	18.73	13.12	70	19.80	9.75	82	7.62	7.89	63
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	106.20	97.54	71	104.83	95.97	78	104.01	96.79	67	108.32	88.16	73	112.83	82.22	90
Nonbank net income / Parent net income	1.09	3.43	56	2.18	2.83	68	2.18	3.40	66	4.02	3.59	72	0.88	5.93	51
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	12.22	16.87	48	14.27	17.74	54	11.64	16.81	47	16.18	20.06	60	19.41	20.43	69
Total debt / Equity capital	10.86	11.65	59	13.08	11.90	67	10.41	11.71	58	15.01	14.41	68	18.10	14.31	71
Total debt + notes payable to subs that issued TPS / Equity capital	10.86	13.71	46	13.08	14.30	56	10.41	13.63	46	15.01	16.67	62	18.10	16.36	70
Total debt + Loans guaranteed for affiliate / Equity capital	10.86	11.72	58	13.08	12.02	66	10.41	11.77	58	15.01	14.68	68	18.10	14.56	71
Total debt / Equity capital – excess over fair value	11.20	11.75	60	13.47	12	67	10.71	11.81	59	15.45	14.52	68	18.70	14.51	72
Long-term debt / Equity capital	10.86	11.08	60	13.08	11.33	67	10.41	10.95	58	13.02	13.56	64	18.10	13.04	72
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	1.99	0.77	82	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	3.05	0.07	95	2.90	0.10	94	2.83	0.05	95	2.86	0.08	94	3.18	0.12	94
Long-term debt / Consolidated long-term debt	78.77	40.81	84	80.17	35.48	88	79.27	39.86	81	79.82	34.67	90	48.34	28.44	71
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	104.14	103.47	59	105.45	102.85	67	101.39	103.22	45	105.58	102.81	69	105.22	103.22	64
Total investment in subs / Equity capital	104.14	108.45	46	105.56	108.21	56	101.39	108.40	35	105.69	110.16	55	105.35	111.07	51
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.32	0.38	58	0.38	0.22	63	0.10	0.29	45	0.92	0.47	70	0.54	0.36	64
Equity investment in subs – equity cap / Net income-div (X)	0.48	1.31	32	0.52	0.74	50	0.14	1.05	8	2.55	1.82	73	0.92	1.22	47
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	9.05	129.62	8	115	111.20	54	245.14	152.85	83	37.42	136.59	4	189.97	177.68	58
Cash from ops + noncash items + op expense / Op expense + dividend	-11.54	125.04	10	109.58	98.58	54	246.03	154.48	84	53.12	147.24	7	207.56	190.27	64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-103.42	98.29	6	56.67	85.35	35	102.45	98.54	56	80.40	134.08	15	108.28	116.34	49
Pretax operating income + interest expense / Interest expense	-206.25	2,251.18	5	1,161.11	1,142.88	62	3,116.18	1,835.33	80	217.20	2,016.32	17	1,007.84	1,968.54	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-206.25	1,728.15	5	1,161.11	1,357.31	62	3,116.18	1,770.77	79	217.20	1,539.23	16	1,007.84	1,632.83	46
Dividends + interest from subsidiaries / Interest expense + dividends	1.01	145.40	16	129.23	117.86	59	283.67	174.12	82	36.41	150.43	8	206.27	210.80	56
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	22.83	20.52	59	22.93	33.13	48	23.34	47.61	48	10.62	35.64	32	20.03	57.11	42
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	4.53	3.42	66	5.26	3.97	62	6.65	3.44	73	4.82	3.85	62	8.92	2.64	84
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.23	1.70	59	0.20	1.80	57	0.26	1.76	62	0.22	2.66	57	0.19	5.62	50
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91		86.34	74.87	65	34.77	66.37	26	481.38	81.10	96	45.34	57.84	45
Dividends declared / Net income.....	33.39	33.46	49	27.57	23.13	54	28.88	28.27	52	63.80	42.29	82	41.78	33.08	69
Net income – dividends / Average equity.....	8.24	6.76	68	10.31	9.52	66	9.85	8.62	69	2.28	4.14	26	5.73	6.46	42
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	0	124.34	14	141.24	101.14	65	309.07	155.92	82	40.11	132.17	20	253.40	178.13	75
Dividends from nonbank subsidiaries.....	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	0	153.16	7	141.24	128.99	57	309.07	203.53	78	40.11	174.85	10	253.40	260.40	62
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	0	43.39	14	37.15	30.63	57	85.81	45.96	85	23.63	60.28	18	93.84	66.55	80
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0.06	0.54	56
Management and service fees from bank subsidiaries.....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	0	49.34	9	37.15	33.49	54	85.81	51.33	81	23.63	62.88	17	93.89	69.36	72
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	0	31.46	24	0	47.24	21	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	33.33	2.20	94	14.29	2.80	88	14.55	2.44	90	18.18	7.38	84	21.43	20.25	75
Management and service fees from nonbank subsidiaries.....	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	33.33	39.06	64	14.29	69.48	47	14.55	87.22	21	18.18	79.84	34	21.43	150.41	20
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	0	60.28	15	99.60	58.57	76	99.47	74.16	76	96.89	69.76	61	99.64	67.32	84
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0.06	0.80	52
Management and service fees from bank subsidiaries.....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	0	73.91	8	99.60	71.70	68	99.47	83.13	66	96.89	82.20	45	99.70	78.80	77
Dividends from nonbank subsidiaries.....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	-200	0.21	0	0.80	0.82	84	0.35	0.18	86	2.77	0.73	89	0.18	1.19	71
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	-200	6.88	0	0.80	10.59	61	0.35	4.67	51	2.77	4.70	70	0.18	7.29	39
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10		0	135.13	12		83.37	
Loans and advances from subsidiaries / Total debt.....	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11